



Docket No.: J2167.0247/P247  
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:  
Thomas W. Poplawski, et al.

Application No.: 09/772,601

Art Unit: 3624

Filed: January 30, 2001

Examiner: Geoffrey R. Akers

For: ELECTRONIC BILL PRESENTMENT  
AND PAYMENT SYSTEM AND METHOD

**RESPONSE TO NON-FINAL OFFICE ACTION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**INTRODUCTORY COMMENTS**

This communication is in response to the Office Action dated April 24, 2003.  
There are no amendments to the above-identified U.S. patent application.

**RECEIVED**  
AUG 28 2003  
**GROUP 3600**